



Korde & Associates, P.C.
Attorneys at Law

Exhibit C

Serving the States of:

- Connecticut
- Maine
- Massachusetts
- New Hampshire
- Rhode Island

707 Sable Oaks Dr., Suite 250
South Portland, Maine 04106
Tel: (207) 775-6223 • Fax: (207) 775-6995

January 10, 2023

Cheri Louise Kelvin
20 Fairlawn Avenue
Lewiston, ME 04240

CERTIFIED MAIL, RETURN
RECEIPT REQUESTED AND
FIRST CLASS MAIL, POSTAGE
PRE-PAID

Notice of Right to Cure
14 M.R.S. §6111

Re: \$196,377.00 Promissory Note and Mortgage dated April 12, 2021
20 Fairlawn Avenue, Lewiston, ME 04240
Our File No: [REDACTED]

Dear Sir/Madam:

This office represents CMG Mortgage, Inc. ("Holder"), the current holder of the following loan documents: (i) Promissory Note dated April 12, 2021 between CMG Mortgage, Inc. dba CMG Financial as lender and Cheri Louise Kelvin as borrower in the original principal amount of \$196,377.00 (the "Note"), and (ii) Mortgage securing repayment of the Note given by Cheri Louise Kelvin to CMG Mortgage, Inc. d/b/a CMG Financial dated April 12, 2021 and recorded in the Androscoggin County Registry of Deeds in Book 10708, Page 27 (the "Mortgage"). The Note and Mortgage are serviced by Cenlar FSB ("Servicer") which is authorized to act and accept payments on behalf of the Holder. The Note and Mortgage are collectively referred to herein as the "Loan Documents."

Please be advised that you are in default of the terms of the Loan Documents. The reason for your default is the failure to make payments of principal and interest when due.

The following amounts are past due:

8 Payments of \$1,339.55	\$10,716.40
6/1/2022 - 1/1/2023	
Late Charges	\$224.49
Inspection Fees	\$110.00

TOTAL AMOUNT DUE TO CURE THE DEFAULT \$11,050.89

The total amount due to cure the default does not include any amounts that become due after the date of this notice.

Hours of Operation: 8:30am – 5:30pm, EST Monday thru Friday
www.LOGS.com/korde

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THIS IS AN ATTEMPT TO COLLECT A DEBT AND ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE

You have the right to cure this default by making full payment of all amounts that are due as set forth above within 35 days from the date this notice is given. If payment is not made, all sums due under the Loan Documents may be declared accelerated and immediately payable in full without further demand, and the mortgage holder or another person or entity may acquire the subject property by means of foreclosure and sale. If you meet the conditions stated in the Mortgage, you will have the right to have the enforcement of the Mortgage discontinued and to have the Note and Mortgage remain fully effective as if immediate payment in full had never been required.

Said funds must be in the form of a **bank or certified check** made payable to **Cenlar FSB** and delivered to Korde & Associates, P.C., 707 Sable Oaks Dr., Suite 250, South Portland, ME 04106.

You have the right in any lawsuit for foreclosure and sale to argue that you did keep your promises and agreements under the Loan Documents and to assert the nonexistence of a default or any other defense to acceleration and foreclosure. Where Court supervised mediation is available, you may request mediation to explore options for avoiding foreclosure judgment. If the Loan Documents so provide, you may also have the right to reinstate the loan after acceleration until such time as a foreclosure judgment has been entered if you: 1) pay the full amount that then would be due as if immediate payment in full had not been required; 2) correct your failure to keep any of your other promises or agreements made in the Loan Documents; 3) pay all of lender's reasonable expenses in enforcing the Loan Documents including, for example, reasonable attorney's fees; and 4) do whatever lender reasonably requires to assure that lender's rights in the subject property, lender's rights under the Loan Documents, and your obligations under the Loan Documents remain unchanged.

You may have options other than foreclosure. You may discuss available options with the Holder or Servicer or a counselor approved by the United States Department of Housing and Urban Development ("HUD"), and you are encouraged to explore available options prior to the end of your right-to-cure period. If you are in need of financial advice, you may contact a HUD approved housing counseling agency. These agencies provide experienced home ownership counseling at no charge to you. For more information regarding the agencies in your area, call 1-800-569-4287. We have also attached a list including the name, address, telephone number and other contact information for all counseling agencies approved by HUD to assist Maine consumers.

If you wish to modify the terms of the loan, you may discuss whether this option is available by contacting:

Cenlar FSB
425 Phillips Boulevard
Ewing, NJ 08618
877-909-9416
customerservice@loanadministration.com

If you have been previously discharged from personal liability for the obligations secured by the mortgage as a result of a bankruptcy proceeding, this letter is given to you not for the purpose of demanding payment, but to advise you of the consequences of non-payment, specifically the foreclosure of the mortgage.

If you have any questions concerning the above, please contact us at the above address.

Sincerely,

KORDE & ASSOCIATES, P.C.

This listing is current as of **12/14/2022**.

Agencies located in MAINE

Agency Name: PENQUIS COMMUNITY ACTION PROGRAM

Phone: 207-973-3500

Toll Free:

Fax:

Email: N/A

Address: 262 Harlow St
Bangor, Maine 04401-4952

Counseling Services: - Financial, Budgeting, and Credit Workshops
- Mortgage Delinquency and Default Resolution Counseling
- Pre-purchase Counseling
- Pre-purchase Homebuyer Education Workshops

Languages: - English

Affiliation: NEIGHBORHOOD REINVESTMENT CORP. DBA NEIGHBORWORKS AMERICA

Website: <http://www.penquis.org>

Agency ID: 81649

Agency Name: COASTAL ENTERPRISES, INCORPORATED

Phone: 207-504-5900

Toll Free: 877-340-2649

Fax:

Email: jason.thomas@celmaine.org

Address: 30 Federal Street
Suite 100
BRUNSWICK, Maine 04011-1510

Counseling Services: - Fair Housing Pre-Purchase Education Workshops
- Financial Management/Budget Counseling
- Home Improvement and Rehabilitation Counseling
- Mortgage Delinquency and Default Resolution Counseling
- Non-Delinquency Post Purchase Workshops
- Pre-purchase Counseling
- Pre-purchase Homebuyer Education Workshops
- Predatory Lending Education Workshops
- Rental Housing Counseling
- Reverse Mortgage Counseling
- Services for Homeless Counseling

Languages: - English

- Spanish

Affiliation: CITIZENS' HOUSING AND PLANNING ASSOCIATION, INC.

Website: <http://www.celmaine.org>

Agency ID: 80985

Agency Name: FOUR DIRECTIONS DEVELOPMENT CORPORATION

Phone: 207-866-6545

Toll Free:

Fax:

Email: N/A

Address: 20 Godfrey Dr
Orono, Maine 04473-3610

Counseling Services: - Financial Management/Budget Counseling
- Financial, Budgeting, and Credit Workshops
- Home Improvement and Rehabilitation Counseling
- Non-Delinquency Post Purchase Workshops
- Pre-purchase Counseling
- Pre-purchase Homebuyer Education Workshops

Languages: - English

Affiliation: OWEESTA CORPORATION

Website: <http://www.fourdirectionsmaine.org>

Agency ID: 83879

Agency Name: AVESTA HOUSING DEVELOPMENT CORPORATION

Phone: 207-553-7780-3347

Toll Free: 800-339-6516

Fax: 207-553-7778

Email: ndlgeronimo@avestahousing.org

Address: 307 Cumberland Avenue
PORTLAND, Maine 04101-4920

Counseling Services: - Financial Management/Budget Counseling
- Home Improvement and Rehabilitation Counseling
- Mortgage Delinquency and Default Resolution Counseling
- Non-Delinquency Post Purchase Workshops
- Pre-purchase Counseling
- Pre-purchase Homebuyer Education Workshops

- Rental Housing Counseling
- Rental Housing Workshops

Languages: - English

Affiliation: CITIZENS' HOUSING AND PLANNING ASSOCIATION, INC.

Website: www.avestahousing.org

Agency ID: 81144

Agency Name: YORK COUNTY COMMUNITY ACTION AGENCY

Phone: 207-324-5762

Toll Free:

Fax: 207-490-5026

Email: meaghan.arzberger@yccac.org

Address: 6 Spruce Street

SANFORD, Maine 04073-2917

- Counseling Services:**
- Fair Housing Pre-Purchase Education Workshops
 - Financial Management/Budget Counseling
 - Home Improvement and Rehabilitation Counseling
 - Mortgage Delinquency and Default Resolution Counseling
 - Non-Delinquency Post Purchase Workshops
 - Pre-purchase Counseling
 - Pre-purchase Homebuyer Education Workshops
 - Predatory Lending Education Workshops
 - Rental Housing Counseling
 - Services for Homeless Counseling

Languages: - English

Affiliation: CITIZENS' HOUSING AND PLANNING ASSOCIATION, INC.

Website: <http://www.yccac.org>

Agency ID: 81150

Agency Name: COMMUNITY CONCEPTS, INC. ALSO DBA HOMEQUESTMAINE

Phone: 207-333-6419

Toll Free: 800-866-5588

Fax: 207-795-4069

Email: homequest@community-concepts.org

Address: 17 Market Sq

South Paris, Maine 04281-1533

- Counseling Services:**
- Fair Housing Pre-Purchase Education Workshops
 - Financial Management/Budget Counseling
 - Financial, Budgeting, and Credit Workshops
 - Mortgage Delinquency and Default Resolution Counseling
 - Pre-purchase Counseling
 - Pre-purchase Homebuyer Education Workshops
 - Rental Housing Counseling
 - Resolving/Preventing Mortgage Delinquency Workshops

Languages: - English

Affiliation: CITIZENS' HOUSING AND PLANNING ASSOCIATION, INC.

Website: <https://www.ccimaine.org/>

Agency ID: 81580

Agency Name: KENNEBEC VALLEY COMMUNITY ACTION PROGRAM

Phone: 207-859-1500

Toll Free: 800-542-8227

Fax:

Email: housing@kvcap.org

Address: 101 Water St

Waterville, Maine 04901-6339

- Counseling Services:**
- Financial Management/Budget Counseling
 - Mortgage Delinquency and Default Resolution Counseling
 - Pre-purchase Counseling
 - Pre-purchase Homebuyer Education Workshops

Languages: - English

Affiliation: NEIGHBORHOOD REINVESTMENT CORP. DBA NEIGHBORWORKS AMERICA

Website: <http://www.kvcap.org>

Agency ID: 81685



UNITED STATES
POSTAL SERVICE®

Certificate Of
Mailing

To pay fee, affix stamp
meter postage here

This Certificate of Mailing provides evidence that mail has been presented to USPS® for mailing.
This form may be used for domestic and international mail.

FROM:

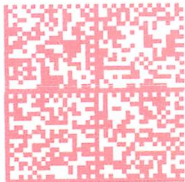
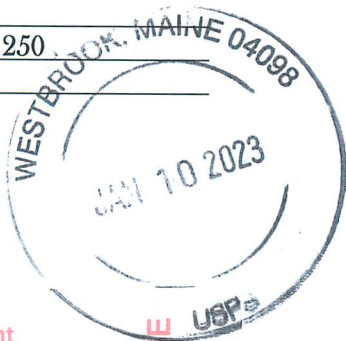
Korde & Associates, P.C.

707 Sable Oaks Drive, Ste. 250

South Portland, ME 04106

TO:

Cheri Louise Kelvin
20 Fairlawn Avenue
Lewiston, ME 04240



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CORRECTION
IMI

\$001.65⁰⁰

01/10/2023 ZIP 04106
043M31235438

US POSTAGE

WALZ
CERTIFIED
MAILER®

FROM

WALZ

FORM #35663 VERSION: E 8/17
U.S. PAT. NO. 5,501,393

9414 7266 9904 2113 7142 99

Label #1

Label #2

Label #3

TEAR ALONG THIS LINE

TO:

Cheri Louise Kelvin
20 Fairlawn Avenue
Lewiston, ME 04240

SENDER: Korde & Associates, P.C.

REFERENCE: Kelvin, Cheri Louise/CEN [REDACTED]
[REDACTED] FC01-ME

PS Form 3800, January 2005

RETURN RECEIPT SERVICE	Postage	0.81
	Certified Fee	4.00
	Return Receipt Fee	3.25
	Restricted Delivery	
Total Postage & Fees		

USPS®
Receipt for
Certified Mail®

No Insurance Coverage Provided
Do Not Use for International Mail

POSTMARK OR DATE

JAN 10 2023

USPS

Label #6

A FOLD AND TEAR THIS WAY → OPTIONAL

Label #5

Cheri Louise Kelvin
20 Fairlawn Avenue
Lewiston, ME 04240
[REDACTED] FC01-ME

Charge
Amount:

Charge
To:

FOLD AND TEAR THIS WAY →

Certified Article Number

9414 7266 9904 2113 7142 99

SENDER'S RECORD

Label #4

WALZ

WALZ Form No:35663
Version: E 08/17

Since 1983, WALZ has been a pioneer and the nationwide leader in providing Certified Mail solutions. We offer significant domain expertise in Certified Mail and the leading solutions in the industry.

To reorder forms, *contact us at:*

sales@walzgroup.com

(800) 381-3811

www.walzgroup.com

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- WALZ CERTIFIED MAILERS : Patented forms and software to automate your in-house process
- WALZ OUTSOURCING SERVICES : Comprehensive Outsourcing Solutions for compliant type mailings, utilizing Certified Mail® and First-Class Mail® services
- TRACKRIGHT™ : Tracks USPS® Delivery events, images and updated status
- STORERIGHT: Return Receipt and Unclaimed Mail storage and records management system

- WALZ currently services 34 of the Fortune 100 companies and 86 of the AmLaw 200
- 80% of the top mortgage companies are our clients along with over 3,500 organizations such as government, legal, healthcare, and insurance
- Over the past 30 years, WALZ has created unique Certified Mail solutions for over 300 million mailings

WALZ REFERRAL PROGRAM

- Do you know someone who could benefit from using our forms?
- Mention our forms to a friend and tell them to mention your name when they call. Both you and your friend will receive **10% off** of your next orders (limit of 10% off per order).

Promotional Code R1

Label 1: Addressee label

Label 2: Additional addressee label or optional return address label when using the Walz Certified Macro

Label 3: Return address label

Label 4: Sender's record of the Certified Article Number

Label 5: Additional label for customer files

Label 6: PS Form 3800 Certified sticker (affix at the top of the envelope with the perforation mark on the edge)

WALZ Postal Solutions, Inc.
27398 Via Industria
Temecula, CA 92590-3699

CERTIFIED MAIL®

3

6

047J00000000
\$00.002
1/1/2018
Material from: 8000
US POSTAGE

RETURN RECEIPT REQUESTED

01-765901
Mary Kay Bonner
370 South Cleveland Ave.
Westerville, OH 43081-8917

1

2

FRONT

WALZ Postal Solutions, Inc.
27398 Via Industria
Temecula, CA 92590-3699

2. Article Number

3. Signature

4. Return to (Please Print Clearly)

5. Date of Delivery

6. Service Type: CERTIFIED MAIL®

7. Additional Services: (Check Box)

8. Article Description

9. Reference Information

01-765901
Mary Kay Bonner
370 South Cleveland Ave.
Westerville, OH 43081-8917

Legal Notice
M. Clark, Law Dept.

PS Form 3800-1, January 2002 (Continued Return Receipt)

BACK

Return Receipt: Proof of delivery that provides recipient signature, delivery date and forwarded address of delivery, if applicable